

12 Should I Tithe Net or Gross?¹

In 1980 the State of Israel reformed its currency and replaced the lira by the shekel. This sent Israeli cartoonists back to the Bible to discover what you could buy with a shekel in scriptural times. More seriously, in the 1990s the emergence of the Jubilee 2000 movement sent some people back to the Bible to discover what it had to say about the idea of canceling punitive Third World debts to Western banks and governments. In the 2000s I was asked to take part in a conference on Muslim banking and to speak on lending in the Bible. This sent me back to the Bible as well as to Islamic Law, to discover how it compared with the teaching of Islamic law. And in the 2000s, a student told me he had been given the impression that tithing and giving your tithe to your local church was the one First Testament law that you had to obey. All this set me thinking.

1 The Significances of Lending

The First Testament prohibits Israelites to lend to each other at interest. “Interest” is usually *neshek*, literally a “bite”; some passages also use the words *tarbit* or *marbit*, literally “increase,” with similar meaning. Older English translations understand these words to refer to “usury” (that is, excessive interest, however that may be defined), but this is mistaken. The texts forbid any lending at interest. Many English translations also introduce the ideas of interest or usury into the use of the verbs *nasha’/nashah* and related nouns, though in themselves these verbs simply refer to lending. But the first passage about lending in the Bible, Exod 22:25 [24], tells people not to behave like lenders (*nosh'im*) when they lend (*lawah*) money to people. Perhaps *lawah* refers to lending in general, as when an ordinary person lends something to a friend, while *nasha’/nashah* refers to something more formal or commercial, which by its nature would be likely to involve interest.

Exodus 22 forbids Israelites to impose interest on poor members of “my people” when making a loan. The reference to the poor indicates that the text does not refer to commercial loans. One can imagine successful Israelite farmers borrowing, for instance to enlarge their herds, but the First Testament does not refer to such loans. It rather presupposes a situation in which (for instance) a farmer’s harvest has failed and he needs to borrow to feed his family and/or sow for the next year. It implies the motivation that these are “my people”: So be careful how you treat them.

The exhortation about not behaving like a lender shows how it is quite possible for creditors to keep the regulation prohibiting lending at interest, yet still treat debtors oppressively. The First Testament refers to this in different connections. In no case need it imply charging excessive interest, or even charging interest at all.

Treating debtors oppressively can be a personal issue. Individual lenders are not to take the necessities of life as pledges, such as an ox or

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donkey, or a garment, or a millstone – or a child (Deut 24:6, 17; Job 22:6; 24:3, 9). One oppressive lender is a man who insists on taking away a widow's children (so that they can work for him) because of the family's debt (2 Kings 4:1).

It can be a community issue. Nehemiah 5 tells the story of a community controversy over oppressive lending: it may refer to charging interest or to other tough actions such as foreclosing on loans. It alludes to two reasons for debt, crop failure and imperial taxation. The two stories also make clear the results of default. One may forfeit fields, orchards, and houses, and/or one may end up in "servitude." Translations have "slavery," but that conventional term is misleading, since the person's position resembles temporary indentured labor, something more like employment (but without freedom to leave) instead of the normal arrangement whereby one works for oneself on one's own land or in one's own business; it has little in common with the chattel slavery imposed on the ancestors of most African American and Afro-Caribbean people.

Treating debtors oppressively can be a national issue. The way imperial taxation thus burdens individuals and leads to debt was anticipated in the way national taxes burdened people when Israel was an independent state. When Israel asked for stronger central government, Samuel warned them of the burden such government would be on them (1 Sam 8:10-17).

It can be an international issue. Habakkuk 2:6-7 warns or promises that a major power that has behaved like a creditor accumulating pledges from weaker and poorer countries will in due course become the victim of its debtors. The tables will be turned.

Leviticus 25 expands on the point in Exod 22, referring to the poor person as "your brother" and to the need to "revere God." It also includes reference to lending food, which makes more explicit the kind of predicament, of poor harvest, that the texts are concerned to regulate. The passage urges that you let your brother live with you as a resident alien, someone who can maintain himself even though he has no land (Lev 25:36-37). People who are doing well are expected to lend freely to the needy and to accept payment in the form of labor, or of the eventual repayment of the debt in money that the person had earned through labor. So the debtor would seek to work his way back to solvency by committing himself to indentured labor for a set period or to paid employment in relation to someone who did have land.

A third passage in the Torah makes explicit that people must not impose interest on any form of loan, in money or in kind (Deut 23:19-20 [20-21]). It also makes explicit that Israelites are permitted to impose interest in lending to a foreigner, as one does not have to remit a foreigner's debts in the sabbath year (Deut 15:3). This is an example of a number of obligations that did not apply to foreigners. This exemption has been of considerable influence in encouraging Jewish people to be involved in the commercial world, though we do not know its original background or significance. Perhaps it allows commercial loans to people such as local Canaanites or foreigners involved in trade. Perhaps it refers to resident aliens who choose not to take up full membership of Israel. Or perhaps it is a purely theoretical rule; permitting loans at interest to non-Israelites underscores

the prohibition on loans at interest to nearly all the people that anyone would be asked to make a loan to.

Beyond the Torah, Prov 28:8 promises that people who augment their wealth by lending at interest “gather it for people who are kind to the poor” – that is, they will not see the profit themselves. It is a personal experience of this that Habakkuk envisages for the leading world power of its day. Psalm 15 asks the question, “Who may sojourn in God’s tent,” stay in God’s presence. Its answer includes the general requirement of a life of integrity and truthfulness, and also some concrete expectations such as avoiding slander, keeping oaths, refusing bribes – and not lending at interest. Ezekiel speaks in similar terms in listing obligations that people should fulfill if they wish God to treat them as righteous, such as not worshiping by means of images, defiling their neighbors’ wives, robbing people – or lending at interest (Ezek 18:8, 13, 17). Ezekiel implies that people were not fulfilling these obligations, and later makes explicit that the well-to-do in Jerusalem have committed many of the wrongs he lists, including this one (Ezek 22:12).

Exodus 22:25 [24] begins “If you lend”, but it presupposes that you will do so. To refuse to lend would contravene other exhortations regarding concern for the needy. The point is explicit in Deut 15, which urges people to lend generously to poor members of their “family.” Righteous people do well in life and are therefore in a position to give and to lend and thus to be a blessing (Ps 37:25-26). Things go well for the person who deals generously and lends (Ps 112:5).

The New Testament confirms this stance. It refers to lending at interest only in the context of a parable, about a man entrusting his assets to his servants (Matt 25:27; Luke 19:23). One cannot infer an ethical position from such parables, which start from realities of life in order to make a point about something else. Jesus does urge his followers to lend to whoever asks for a loan (Matt 5:42) and makes explicit that this applies even to enemies and applies even if you do not expect to gain in any way from the act (Luke 6:34-35). This, too, would be in keeping with the Torah, where the exhortation about loving one’s neighbor offers no exemption if one’s neighbor is one’s enemy, and specifically requires one to help one’s enemy (Exod 23:4-5). It would also imply that one should not hold back from lending because the needy person was one’s enemy. Fourth Maccabees, a Jewish work from about the same period, which some Christians came to treat as near-canonical, claims that when people start conforming their lives to the Torah, even if they are by nature greedy they start lending to the needy without charging interest (2 Maccabees 2:8).

Through the first millennium of its existence the Christian Church simply affirmed the First Testament principle that lending on interest was disapproved, on the continuing presupposition that lending was an aspect of care for the needy. But in practice lending on interest was tolerated as long as rates were not judged excessive. Where Christians refused to engage in commercial lending, Jewish moneylenders were able to fill the vacuum on the basis of the Deuteronomic permission to charge interest to foreigners.

In the second millennium, commerce began to develop in new ways and the practice of lending on interest became prevalent, initially despite the church’s opposition. In due course, however, in keeping with the usual pattern the church conformed itself to the secular practice and provided a

theological rationale for it. In fifteenth century Italy, public pawnshops developed with Franciscan support to offer loans to the poor more cheaply than those offered by regular moneylenders, charging a very low interest rate designed simply to cover expenses, and in 1516 the Fifth Lateran Council approved these. As years went by these pawnshops began also to lend for commercial purposes at higher rates.

Feeling unbound by the course of discussion within the medieval church and perceiving that the First Testament was concerned with caring for the poor and not with commercial loans, John Calvin removed the ban on lending at interest, with safeguards that predictably were conveniently forgotten. In due course the Roman Catholic Church also removed its ban on lending at interest. More seriously, as the capitalist world developed, it lost the idea that the point about lending is to be caring towards the needy. In Victorian Britain, the development of the Co-operative movement and the Building Society movement attempted to recover it. In effect the customers of the Co-op were the shareholders, while building societies worked by attracting safe investments from people who hoped eventually to buy a house and lending the money to people who were already in a position to do so. Until a generation ago, it was often difficult to get Anglican clergy in England to retire when they should do so because they had always lived in a parsonage and had nowhere else to go. When the church wanted to introduce compulsory retirement it had to solve this problem. So to get clergy out of their parsonages, it began lending them the money to buy a house—on interest (but a very low rate!).

For the sake of argument we may grant that (for instance) if I want to buy a car or develop my company, someone has the right to charge me interest on a loan. But we have come to think about lending primarily in such commercial terms, and scripture invites us to change that. The focus of the scriptural material is on the predicament of needy people, and lending is a way you care for the needy, not a way you make money. The haves share with the have-nots by lending. Lending is a means of being a blessing. It seems self-evident that we have treated countries in the two-thirds world on a commercial basis when we should be thinking about them on a need basis. That in turn suggests that we have to think about whether we want to view people outside our communities or nations as aliens or as like members of the family. Further, the scriptural material gives membership of one's family priority over the question how good or bad are the relationships between lender and borrower.

2 The Significances of Jubilee

Sometimes we come to perceive the significance of scripture by an analytical, linear, left-brain process. We use our minds to work out the principles behind biblical teaching and to see how to apply them to today. But sometimes we see scripture's significance by jumping to a more intuitive, right-brain, imaginative, visionary, prophetic insight. The Holy Spirit can work both ways, and both appear within scripture itself. The jump from Lev 25 to Jubilee 2000 was an imaginative, visionary leap, not a linear

step. As such it was in keeping with the way the jubilee vision fired people within biblical times.

The explanation of the jubilee in Lev 25 begins from the requirement that farmers observe a sabbath year, so that once every seven years they sow no crops in their fields. People thus acknowledge that the land belongs to God. Once in a while they leave the land alone, as the weekly sabbath acknowledges God's right to time and leaves that chunk of time alone.

The requirements of Exod 23:10-11 had already turned this religious instinct embodied in the sabbath year into a practice that could benefit the needy, who were to be allowed to gather what grows naturally in the sabbath year. Deuteronomy 15 and Lev 25 take up that concern for the poor and on its basis develop imaginative and radical visions of how to deal with situations of poverty that arise as Israel becomes a more complex society. Theologically they start from the nature of Israel's exodus faith and ask what that implies for such situations. They also link with the vision of the prophets and suggest how prophetic principle could be expressed as practical policy.

Leviticus 25 comes at the end of the "Holiness Teaching" that begins in Lev 19. Like Deuteronomy, Leviticus as a whole constitutes a God-inspired dream of a new foundation for Israel's life as a people, a new style of life. The book presupposes that the people will not live the life that exodus faith requires and will find themselves in exile, but that this need not be the end of their story. God will give them another chance after exile (see Lev 26).

Leviticus 25 is the only place in scripture that describes the jubilee year (it is also mentioned incidentally in Lev 27:17-25 and Num 36:4). The jubilee was to happen every 49 years; perhaps Leviticus is being more realistic than Deuteronomy with its freeing every seven years. The word "jubilee" comes from the Hebrew word for the blowing of a trumpet, because that was the signal that this year was starting (Lev 25:9-10). The jubilee involved "proclaiming release" (*deror*); that expression is the one Jer 34 uses for what happened in the seventh year.

In both the sabbath and the jubilee years things were to go back to square one in some way. In general, when someone got into economic difficulty, first obligation to help rested within their extended family. Their nearest relative was under moral obligation to come to their aid in these circumstances and thus to act as their "redeemer" (*go'el*; "restorer" might be a better translation), in order to get things back to square one. In the sabbath year people who had been forced by hardship to hire themselves to someone as workers were to become free. In the jubilee year people who had been forced by hardship to rent their land to someone else were to receive their land back. An underlying principle is the assumption shared by the Navajo and other traditional peoples, that you cannot own land. You can own buildings, which you make, but land belongs to God.

Leviticus recognizes that human selfishness means people would resist the jubilee principle. They would be tempted to try to make a profit out of other people's need. They would not want to lend money if they were not going to be able to make their profit, and would try to get round the regulations. The regulations thus remind them to keep God in mind, to "revere God." In some ways the regulations are impractical in that one

cannot see how they could be implemented, but they are practical in recognizing that the value of the “lease” on land will diminish as the jubilee draws near. They thus try to think through the practical outworking of the vision and to take account of the perspective of lender as well as borrower.

It may be that throughout its history Israel did leave the land fallow for one year in seven as Exodus says, but there is no reference to its doing so in the First Testament. Nor is there any reference to Israel ever observing the sabbath-year freeing of people who were working for other people because of debt, in the way Deut 15 says. The nearest to an exception (significantly) is a story in Jer 34:8-17 about it *not* happening. Likewise, there is no indication that the jubilee year was ever implemented. Nor is there any reference to people lending without interest, while there are many passages that imply that people did lend at interest. In any group, the regulations or exhortations that leaders give do not necessarily tell us anything about how life was.

This might only resemble the way the church has not usually implemented the Sermon on the Mount, though that analogy indicates that Israel may not have been simply being disobedient. When Jesus told people to cut off their hands, he probably did not mean it. There are other examples of teaching in the Torah that was not implemented, and the implication may be that the people knew that this was a vision rather than a policy. We misunderstand the Torah when we think of it as a law book. It is more like a vision. This does not mean it was not to be taken seriously, any more than Jesus’ comment about cutting off hands. It means scripture is offering us a vivid picture; we have to work out how to put it into practice. The awareness that it is a vision rather than a piece of law may help us handle the fact that as a literal practice it would have its disadvantages: For instance, it could end up penalizing people who work hard and rewarding the lazy. While the Torah includes regulations that look designed for quasi-legal literal implementation, other material looks more like concrete embodiments of a style of life. We would miss the point if we took it legally. We might fulfill the law’s letter but not its visionary demand.

The problems the jubilee vision was designed to handle appear in Neh 5:1-13, where we have seen that the Torah’s teaching about lending was being ignored in the context of pressures issuing from the failure of harvests and the demands of taxation placed upon people by a foreign government. Those have forced people to borrow money against the surety of their land, their children’s freedom, and their own freedom. Even if they regain their freedom in the seventh year, they are very unlikely to be able to regain self-sufficiency as a family if they have lost their land. They will never be able to escape the poverty trap. Nehemiah insists that the well-off return property and land and cease foreclosing (or charging interest) on loans. There is no reference to the jubilee, but it is a jubilee-vision that Nehemiah implements.

The function of the requirements in Lev 25 for us (like the function of the story in Neh 5) is to stimulate the theological and ethical imagination. No part of the First Testament binds us as law, because we do not live by law. But the whole First Testament is designed to shape the life of the people of God (2 Tim 3:15-16: in speaking of “scripture” it is referring to the First Testament, of course, because the New Testament did not exist). It shapes us by portraying God’s vision for human life by suggesting ways this

could be worked out in practice in different contexts, and challenging us to discover what that this will look like in our own context.

Apart from Neh 5, we know of three occasions in scriptural times when people did thus take the jubilee vision and apply it in fresh ways in their context. First, in Isa 61 the prophet testifies to having been called by God “to proclaim release to captives.” This is the one other place where that word “release” comes in the First Testament. The captives are the people of Judah who are oppressed and depressed as a result of the devastation of Jerusalem and the decimation of its population. The whole people and the whole land are in a position like that of individuals who have become impoverished through bad harvests and have lost their land or freedom, and the chapter applies the “release” image to them.

Second, the Qumran “Melchizedek” prophecy (11QMelchizedek) explicitly puts together Lev 25, Deut 15, and Isa 61 and promises that in the last days (which the Qumran community believed were imminent) people will be released from their sins.

Third, Luke 4 tells the story of Jesus following the Qumran prophecy in declaring that the last days have arrived and that he is bringing about another embodiment of the ministry described in Isa 61. The context of his ministry suggests that the “release” of which he speaks is release from illness, demonic oppression, and guilt.

The image of a special occasion when release is proclaimed is thus one capable of being applied to different contexts when believers of vision see people in bondage and see this is God’s moment for their release. The Jubilee 2000 movement saw the new millennium as another such moment. It saw that jubilee was not essentially eschatological or “spiritual” or Christological. The indebtedness of Third World countries puts them into another form of bondage, different from that in Leviticus, Nehemiah, Isaiah, 11QMelchizedek, and Luke. The visionaries who gave birth to the Jubilee 2000 idea invited us to hear God calling us to see here another way in which the image of “release” can be realized in the world. God did not require Israel to apply the jubilee vision outside the people of God, but it would make sense if God now does want that, as the renewed Israel is to reach out to the entire world. As Leviticus envisioned, the cancellation of debts gives people a new start rather than leaving them permanently oppressed by debts from which they can never recover.

3 The Significances of Tithing

The Bible talks about tithing more often than it does about jubilee, but it does so in a way that instructively parallels its references to jubilee and release. From Genesis to Malachi and on into the New Testament tithing is a norm, but the significance of tithing is understood in a number of different ways. The practice hardly changes, but its aim and its meaning are worked out anew in different contexts and connections. The implication would be that tithing remains a norm today, but that we may need to discern afresh what God wants to do through tithing.

Tithing starts in Gen 14; translations vary over whether they use the word “tithe” or the word “tenth”, but in Hebrew it is the same word. Abram

has gone off on a risky expedition to fight with forces that have taken Lot as a prisoner-of-war. He has returned not only with Lot but also with much plunder. Some of Abram's allies come to see him on his return, and one of them is the king of Salem, Melchizedek, who is also "priest of God Most High." He blesses Abram, and Abram gives him a tenth of his plunder. Like sacrifice in Gen 4, and the leaving of the ground fallow in the sabbath year, evidently tithing is not a special revelation from God but a human instinct or a part of general revelation. Special revelation comes in due course in the way God harnesses these natural human instincts and instructs people to express them. Abram knows tithing is a human thing to do, as faithfulness, love, justice, worship, and prayer are human things to do. People are made that way. He can assume that this king of Salem understands this, too. When God gives you something, you recognize where it came from by giving some of it back to God.

Tithing next appears in the story of Jacob (Gen 28:10-22). Jacob is on his way out of the land of promise, on the run from the brother whom he has swindled of his rights as firstborn. God appears to him and promises to keep him safe and bring him back to the land. "Well," says Jacob, "if you are going to look after me and give me food and clothing and bring me back here in prosperity and peace, then you can be my God, and I will give you a tithe of all that you give me." We know the calculating nature of Jacob, grabber by name as well as by personality, and there is surely an irony here. "You give me everything, and I will give you a tenth." Tithing can be a means of indulging in our instinct to calculate, a means of being selfish.

God's own first instruction about tithing comes in the verses that close off Leviticus (Lev 27:30-33). They constitute a warning about how we may try to evade the demand of tithing. Tithing applies to produce and to animals, and the way you tithe animals is by giving up every tenth animal that passes under the shepherd's staff. But what happens if your best sheep happens to be the tenth? Can you substitute a less flourishing sheep for that one? You cannot. No substitutions are allowed.

What happens to tithes? The next passage on tithing (Num 18:21-32) gives one answer. Tithing is a means of seeing that the ministry is supported. Tithes go to the clan of Levi, whose task is to look after the services at the sanctuary and who have no land to work. So the tithe of the rest of the clans' work and land goes to them.

Deuteronomy also affirms that tithes go to the Levites (Deut 12) but it adds a special provision for every third year (Deut 14:22-29; 26:12-13). The calendar is thus divided into seven-year periods in which there are two "regular" years, a "third" year, two more "regular" years, another "third" year, then a sabbath year, after which the cycle starts again. In the "third" year, the tithes are to benefit not only Levites but also aliens, orphans, and widows, who are in the same position as Levites in having no land from which to gain their livelihood. This might seem an impractical provision. What are these needy groups supposed to do for the two intervening years? We have noted that questions such as this arise with other policies in the Torah, not least the jubilee regulations, and they may again show that these are more God-given dreams than God-given policies. People have to work out how to realize the dream.

In Joshua to Kings, there is only one reference to tithes, and it is a solemn one. If you insist on having kings, Samuel warns Israel, you will pay for it, literally (1 Sam 8:15-17). Kings will take a tithe of your grain, vines, and sheep for their staff. Perhaps Samuel means they will appropriate the tithes that are due to the ministry and to the needy, or perhaps he means they will add a second tithe to the first, to pay for the cost of having a monarchic state. Either way it is bad news. It is an indication that tithing can be a means of the leadership oppressing ordinary people.

Unsurprisingly, there are indications in the First Testament that people often failed to tithe (e.g., Neh 13:10-12), but there is also a reminder that the practice of tithing can be a substitute for real commitment. Amos 4:4 implies that people were faithful in tithing as they were faithful in worship, but their giving was not matched by a commitment to faithfulness within the community. Some believers lived in fine homes, had good incomes, and enjoyed a cultured life, but they thus benefited from the fact that the way society worked made other believers much more poorly off (e.g., Amos 5:10-13; 6:4-6). They could afford to tithe and still be very well-off, and thus their tithing had become one of the ways they avoided God's lordship of their lives.

So tithing can have a variety of significances, and God had different things to say about tithing in different contexts. What might tithing mean now? We might discover this by relating tithing to jubilee.

4 Jubilee Tithing

The organization World Vision suggested ten urgent millennial issues: that the world's people have livable incomes; that people have enough food; that all children have primary schooling; that all people have clean water; that poor nations' debts to richer nations be cancelled; that we develop peace building programs at the community level; that girls grow up as equals of boys; that the earth's resources be used in a way that opens up a sustainable future; that child exploitation be ended; and that people have freedom of belief. It reckons that the material cost of handling these questions is only a fraction of world expenditure on arms; the question is whether we can raise the moral will to handle the questions.

I suggest that Christians are now called to tithe their income and to direct their tithes to causes that will thus provide nourishment, education, basic health care, and health education, for people in the two-thirds world. I suggest that this is the purpose that God wishes tithes to fulfill in the twenty-first century. In the Christian dispensation the gospel came to belong to the world and not just to the chosen people. It was a logical extension of this that we should apply the jubilee to the world and not only to our fellow-believers. It is the next logical extension of this principle of God's care for the whole world that tithes should be applied for the benefit of peoples "left behind" by economic rules. The object is not the relief of immediate pressing needs but ongoing development that can encourage the realization of people's physical, intellectual, and spiritual potential to something nearer the realization possible in the West.

At the moment people who tithe do so primarily for the benefit of the congregations they themselves belong to. I have heard it suggested that tithing is an essentially selfish exercise: It is the way we ensure we receive goods we desire such as people to pastor us or heating/air conditioning in church. In this sense it is not giving to God at all. If we tithe to maintain our churches and their ministry, this should perhaps be a second tithe, following on a tithe that benefits peoples who are more needy than us (there is no basis in scripture for the conviction that we give our tithe to our local church and let it decide what to do with it). Judaism came to understand the instructions about tithing in Deut 14 and 26 to require a second tithe once every three years, and the Worldwide Church of God used to require of its members a double tithe every year. These practices probably involve misunderstanding of the instructions in the Torah, but the idea of a second tithe may nevertheless be helpful. Believers in the West could first tithe their income for the sake of the two-thirds world. They might then tithe again to pay their pastors and keep their churches ambient.

To tithe in this way would imply a significant reduction in our standard of living, and that is part of the point. We need to reduce the amount we spend on “necessities” such as education, healthcare, housing, transport, and saving for retirement, in order to reduce the gap between what we have a right to and what we possess. Unbelievers often take the lead in concern for the two-thirds world. Theologically and morally we should be able to expect believers to be the first to want to stop appropriating an excessive share of world resources, and to be looking for ways of doing so.

I do not know how to quantify the reduction we should seek for ourselves, or how to quantify what our income would be if it were to be “fair.” I do not know whether tithing will be enough of a gesture to hold God back from acting in punitive discipline on the West for our misappropriation. But I suggest that the biblical practice of tithing gives us something to work with that would make a significant difference to us and to the two-thirds world. There might be at least four ways in which it could do that.

First, such tithing would in itself bring about a significant redistribution of resources. Second, in the West our lives as believers are characterized by a series of commitments for ourselves. These include high educational standards in school, university, and graduate education, ever-increasing expenditure on healthcare, comfortable and gracious housing, driving and flying many miles, and saving so that we can live in the same way when we retire. It is our appropriation of a disproportionate amount of the world’s resources that enables us to do that, but one of the striking features of our lives is that believers generally look no happier with their lives than unbelievers are. By reducing our expenditure on these “necessities” that have not produced the happiness we expected, we could discover that we can live a fuller life on less. Third, it would not be surprising if the church’s calling was to model the fact that human life finds fulfillment and happiness elsewhere than in the abundance of the things we possess. Fourth, if we tithed in order to contribute to a better distribution of resources, we might find that God will pour out a blessing on us because we are honoring God (Mal 3:8-12).